

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Joshua E. Roberts  
 Jennifer I Roberts  
 Debtors

Case No. 15-18534-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: John  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 9

Date Rcvd: Jan 30, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2018.

db/jdb	+Joshua E. Roberts, Jennifer I Roberts, 4048 Trails Way East, Doylestown, PA 18902-6905
cr	+Commonwealth of PA, Dept of Revenue, c/o Denise A. Kuhn, Office of the Attorney General, 21 S. 12th Street, 3rd Floor, Philadelphia, PA 19107-3604
cr	+HSBC BANK USA, NATIONAL ASSOCIATION, 14841 Dallas Parkway Suite 300, Dallas, Tx 75254-7883
cr	+HSBC BANK USA, NATIONAL ASSOCIATION, 14841 Dallas Parkway, Suite 30, Dallas, TX 75254-7685
13725163	+HSBC Bank USA, NA, Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: bankruptcy@phila.gov Jan 31 2018 01:46:44 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 31 2018 01:46:20 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 31 2018 01:46:41 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	E-mail/PDF: gecsed@recoverycorp.com Jan 31 2018 01:47:24 Synchrony Bank, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 01, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2018 at the address(es) listed below:

DENISE A. KUHN on behalf of Creditor Commonwealth of PA, Dept of Revenue  
 dkuhn@attorneygeneral.gov

JEFFREY C. MCCULLOUGH on behalf of Plaintiff Jennifer I Roberts  
 jeffmccullough@bondmccullough.com, mbehrlacher@bondmccullough.com

JEFFREY C. MCCULLOUGH on behalf of Joint Debtor Jennifer I Roberts  
 jeffmccullough@bondmccullough.com, mbehrlacher@bondmccullough.com

JEFFREY C. MCCULLOUGH on behalf of Plaintiff Joshua E. Roberts  
 jeffmccullough@bondmccullough.com, mbehrlacher@bondmccullough.com

JEFFREY C. MCCULLOUGH on behalf of Debtor Joshua E. Roberts jeffmccullough@bondmccullough.com, mbehrlacher@bondmccullough.com

KEVIN G. MCDONALD on behalf of Creditor HSBC Bank USA, National Association as Trustee for Merrill Lynch Mortgage Investors, Inc., Mortgage Pass-Through Certificates, MANA Series 2007-AF1 KMcDonald@blankrome.com

REBECCA ANN SOLARZ on behalf of Creditor HSBC Bank USA, National Association as Trustee for Merrill Lynch Mortgage Investors, Inc., Mortgage Pass-Through Certificates, MANA Series 2007-AF1 bkgroup@kmlawgroup.com

REBECCA ANN SOLARZ on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION  
 bkgroup@kmlawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 10

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Joshua E. Roberts  
Jennifer I. Roberts

Debtor(s)

HSBC Bank USA, National Association as  
Trustee for Merrill Lynch Mortgage Investors,  
Inc., Mortgage Pass-Through Certificates,  
MANA Series 2007-AF1

Movant

vs.

Joshua E. Roberts  
Jennifer I. Roberts

Debtor(s)

William C. Miller Esq.

Trustee

CHAPTER 13

NO. 15-18534 amc

11 U.S.C. Section 362

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$12,809.24**, which breaks down as follows:

Post-Petition Payments:	Sep. 2017 through Oct. 2017 at \$3,496.58/month Nov. 2017 to Dec. 2017 at \$3,497.62/month
Suspense Balance:	(\$1,179.16)
<b>Total Post-Petition Arrears</b>	<b>\$12,809.24</b>

2. The Debtor(s) shall cure said arrearages in the following manner;

a) Beginning January 1, 2018 and continuing through September 1, 2018, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$3,497.62** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month), plus an installment payment of **\$1,423.25** towards the arrearages on or before the last day of each month at the address below:

Specialized Loan Servicing, LLC  
PO Box 636007  
Littleton, Colorado 80163

b) Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: December 21, 2017

By: /s/ Rebecca A. Solarz  
Rebecca A. Solarz, Esquire  
KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106-1532  
(215) 627-1322 FAX (215) 627-7734

Date: 12/27/2017

Jeffrey C. McCullough  
Jeffrey C. McCullough Esq.  
Attorney for Debtor(s)

Date: 12-29-17

William C. Miller  
Chapter 13 Trustee **WILLIAM C. MILLER**

Approved by the Court this 30th day of January, 2018, ~~xxxx~~ However, the court  
retains discretion regarding entry of any further order.



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Bankruptcy Judge  
Ashely M. Chan